

## Session 118 - (2009-2010)

### S 0622 General Bill, By Malloy

**Summary:** Automobile insurance

A BILL TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38-57-190 SO AS TO PROHIBIT AN INSURER FROM IMPOSING A SURCHARGE ON A PREMIUM BASED UPON A MOTOR VEHICLE RECORD OR INSURANCE SCORE DURING THE FIRST THIRTY DAYS OF THE POLICY PERIOD UNDER CERTAIN CONDITIONS; BY ADDING SECTION 38-57-330 SO AS TO PROHIBIT INSURERS WHO USE INSURANCE SCORING FROM USING CERTAIN CREDIT ACTIVITIES IN THE SCORING PROCESS; TO AMEND SECTION 38-43-20, AS AMENDED, RELATING TO EXCEPTIONS FOR REQUIRING A LICENSE TO ACT AS AN AGENT FOR AN INSURER OR FOR A FRATERNAL BENEFIT ASSOCIATION, SO AS TO CLARIFY THAT THE EXCEPTION FOR AN EMPLOYEE OF A LICENSED PRODUCER DOES NOT INCLUDE CLERICAL DUTIES TO INCLUDE EXPLANATION OR ADVICE CONCERNING INSURANCE COVERAGE; TO AMEND SECTION 38-59-20, RELATING TO THOSE BUSINESS PRACTICES WHICH CONSTITUTES IMPROPER CLAIM PRACTICES, SO AS TO ADD INVOKING OR THREATENING POLICY DEFENSES UNDER CERTAIN CONDITIONS; AND TO AMEND SECTION 38-77-350, AS AMENDED, RELATING TO THE FORM WHICH MUST BE USED WHEN OPTIONAL COVERAGES ARE OFFERED, SO AS TO REQUIRE THE FORM TO BE WITNESSED BY A PRODUCER OR A REPRESENTATIVE OF AN INSURER.

**03/25/09 Senate Introduced and read first time SJ-8**

**03/25/09 Senate Referred to Committee on Banking and Insurance SJ-8**